

Abstract

An object of the present invention is to provide technology for clearly expressing effects of the financial measures to improve the rating to the customer company. Financial data estimating unit 3 estimates from present financial data 1, estimated financial data 5 corresponding to financial measures, such as a structured finance. Credit score calculating unit 7 calculates a present credit score from the present financial data 1, and an estimated credit score corresponding to each financial measure from the estimated financial data 5. Bankruptcy probability calculating unit 9 calculates estimated bankruptcy probability after the financial measures selected by selection unit 11 from the estimated financial data 5, and present bankruptcy probability from the present financial data 1. Estimated rating computing unit 13 computes the estimated rating after the financial measures and its probability. Pricing calculating unit 15 calculates a rate for each kind of financial services from the estimated bankruptcy probability. Therefore, it is possible to present an improved degree of the rating and an improved degree of the rate for the financial service by the financial measures.